

NAVY FAMILY INFORMATION



As the spouse or child of a Sailor you are also part of an extended family comprised of thousands of Sailors and their family members...the Navy. You are important to us and we know it is critical that you have the information and resources necessary to successfully master the challenges of Navy life. The topics briefly covered in this booklet are common to most Navy family members and include links and/or phone numbers to useful sources of information and assistance. Two of the most important are the Navy's Fleet and Family Support Center (FFSC) and your command's Navy Family Ombudsman. While useful to all Navy family members, this booklet can be especially helpful to those not living near a Navy base or another service's installation. It is not all inclusive but it is an excellent starting point when seeking information about Navy family support.

This binder is designed to easily fit into a pocket, purse or briefcase.
Please keep it nearby for quick reference.


Disclaimer: The Department of Defense (DoD) and the Department of the Navy (DoN) do not endorse the products, processes or services of commercial enterprises whose website addresses may be found within the following text. The addresses are provided to meet the Departments' mission to support military and family members with information and resources related to the challenges of military life. The views and opinions of authors expressed within these websites do not necessarily reflect those of the U.S. Government. Further, the Departments do not exercise editorial control over the information found on these websites and do not assume responsibility for the accuracy, completeness or usefulness of any information. Please contact Commander, Naval Special Warfare Command Webmaster at Web.Master@navsoc.navy.mil about any link listed that you believe contains inappropriate information.


FLEET AND FAMILY SUPPORT CENTER (FFSC):


The FFSC offers a variety of services and programs to support the military lifestyle. They include:


-  **Information and Referral (I&R)** - The I&R program provides a service to Sailors and their families by which they can learn what is offered by the FFSC, Navy and local community about how to access the information and services they want or need. Typically, in response to a direct request, I&R offers basic information such as organization names, telephone numbers, addresses, and/or physical accessibility. Some of the information available relates to local military and civilian community services such as education, life-enrichment, and therapeutic services. Callers may remain anonymous, if so desired. FFSC: the places to go when you need to know!
-  **Navy Family Ombudsman Program:** Ombudsmen are volunteers married to a member of the command. They provide a communication link between the Commanding Officer and family members. Trained as Information and Referral


(I&R) specialists, they provide information to families regarding, but not limited to, command/Navy policies, deployment schedules and assistance to spouses when the servicemember is deployed. All Navy commands, including shore activities, usually have an Ombudsman assigned. Information useful for Ombudsmen and family members can be found at the Navy's Ombudsman/Deployment Support Website:
<http://www.persnet.navy.mil/pers66> or the Naval Reserve Ombudsman Online:
<http://www.lifelines2000.org/ombudsman/index.asp>


 *Spouse Employment Assistance Program (SEAP)* - The SEAP manager liaisons with local employers to help spouses pursue employment opportunities at their current duty station. They also work with other SEAP managers to assist spouses seeking employment at their future duty stations. They provide training and guidance for those deciding which career fields to enter or those desiring a career change. In specified overseas locations, military spouses may be eligible for Hiring Preference in Department of Defense (DoD) appropriated and non-appropriated positions.
<http://www.eucom.mil/Community/Employment/fmep.htm> provides information about eligibility requirements, positions, and how to use spouse preference.

 *New Parent Support Program (NPSP)* - This is a voluntary early intervention program for new parents. The key component is home visitation. It is designed to promote healthy family functioning, child development, and positive parent-child interactions. More information can be obtained from the Fleet and Family Support Division Website at <http://www.persnet.navy.mil/pers66>

 *Relocation Assistance Program (RAP)* - Offers information to those new to an area or about future duty stations. The Website at <http://www.dmdc.osd.mil/sites> provides information about military installations worldwide. Welcome aboard and information packages are available at FFSCs. <http://www.bupers.navy.mil/pers66/rap.htm>

 *Transition Assistance Program (TAP)* - Not only provides information and assistance to servicemembers considering separation or retirement but also welcome spouses to participate in workshops. These workshops include employment, resume' writing, benefits (current and veteran), relocation, and financial planning. <http://www.bupers.navy.mil/pers66>

 *Personal Financial Management (PFM) Program* - Financial Educators (FE) provide financial education and training, information and referral, and one-on-one financial counseling. Classes include budgeting, home buying, checkbook management, and financial issues related to deployment. FEs helps servicemembers and families to develop spending plans and also provide investment information.

 *Family Advocacy Program (FAP)* - Designed to address the prevention, identification, reporting, intervention, treatment, and follow-up of child and spouse maltreatment. Five primary goals: 1) prevention of family violence, 2) victim safety and protection, 3) offender accountability, 4) rehabilitative

education and counseling, 5) community accountability/responsibility for a consistent, appropriate response.

<http://www.persnet.navy.mil/pers66/fap.htm>

- ❁ **Deployment Support** - Designed to help servicemembers and their families successfully manage the challenges of deployment (separation) by helping them to better anticipate and understand the physical and emotional demands associated with deployment. Services are offered prior to deployment, during deployment and post deployment. Information can also be found at the Ombudsman/Deployment Support Website:
<http://www.persnet.navy.mil/pers66>

- ❁ **Sexual Assault Victim Intervention (SAVI) Program** - offers a standardized, consistent, victim sensitive system to prevent and respond to sexual assault Navy-wide. The program provides awareness and prevention education, and victim advocacy and intervention service to all Navy servicemember and their families. <http://www.bupers.navy.mil/pers66/savi.htm>

FFSCs also offer a wide variety of counseling, classes and assistance in areas not listed above as well as Information and Referral services. Check <http://www.persnet.navy.mil/pers66> for more information about services and locations. Your local FFSC can provide a list of classes currently offered.

PAY/ID CARDS:

- ❁ **Basic Pay** - The amount of basic pay is determined by the length of time in service and the member's paygrade. Information about military pay can be obtained at <http://www.dfas.mil/> or by contacting your local Personnel Support Detachment (PSD).
- ❁ **Basic Allowance for Subsistence (BAS)** - BAS is a non-taxable allowance for food. The current BAS rate can be accessed at <http://www.dfas.mil/money/milpay/pay>.
- ❁ **Basic Allowance for Housing (BAH)** - BAH is a basic non-taxable allowance for housing. It increases with paygrade and varies by location. The BAH with dependent rate goes to servicemembers with at least one dependent but does not increase with additional family members. It is intended to provide partial compensation for the cost of living. BAH rates can be found at <http://www.dtic.mil/perdiem>
- ❁ **Thrift Savings Plan (TSP)** - A federal government sponsored savings and investment plan similar to a 401K plan offered by many civilian corporations. TSP is offered to active duty servicemembers and participation is voluntary. The benefit depends on how much a member contributes and the rate of return. Servicemembers are immediately and will receive money from the plan even if the member separates prior to 20 years of service.

NOTE: Pay and allowances are sent to the servicemember's designated financial institution account via electronic funds transfer. Direct deposit is mandatory.

- ❁ *ID Cards* - Military Dependent Identification (ID) cards are required for access to military installations, commissaries, exchanges, medical and dental care, etc. Additionally, entry in the Defense Enrollment Eligibility Reporting Systems (DEERS) is required for medical/dental benefits. Information from the servicemembers' Page 2, Record of Emergency Data, is entered into DEERS. The Page 2 should be updated whenever there is a change in family members' status such as a new child, change of address, divorce, etc. An ID card can be obtained at your local Personnel Support Detachment (PSD) with proper documentation and an application signed by your military sponsor. They can also be obtained at other military service bases. DEERS enrollment can be verified at 1-800-538-9552. Local PSDs can provide more information and the necessary forms.

MEDICAL/DENTAL:

- ❁ *Medical* - Military family members with a valid ID card and Defense Enrollment Eligibility Reporting System (DEERS) entry are eligible for medical benefits under the TRICARE system. TRICARE offers three options: Prime Extra and Standard. Some of these options require enrollment and co-pays will vary. See <http://www.tricare.osd.mil> for more information. The Health Benefits Advisor (HBA) at the local Medical Treatment Facility (MTF) or a TRICARE Service Center (TSC) can also provide information. Toll-free numbers are based on the region in which you reside and can be obtained from the TRICARE website.
- ❁ *Exceptional Family Member (EFM) Program* - Family members who have valid ID cards, reside with their sponsors, and are enrolled in (DEERS) are eligible for this program. It is designed to identify family members who have chronic (6 months or longer) medical psychological or educational conditions and is mandatory for applicable families. It identifies those members who require resources that are available only at major medical areas. More information is available at 1-800-527-8830 and <http://www.bupers.navy.mil/pers66/efm.htm>
- ❁ *Dental* - Dental benefits for family members require enrollment and payment by the servicemember. Enrollment can be done online or the forms can be downloaded and mailed when completed. Please note that if you enroll online, the first month's premium must be paid through a credit card. More information is available at <http://www.ucci.com/tdp/tdp.html> or (800) 866-8499. Benefit booklets are available at the local TRICARE Service Center or online.

FAMILY BENEFITS:

- ❁ *Commissary and Exchanges* - Eligible family members may use the commissaries (military grocery's stores) and exchanges (military department stores). Both types of stores are not subject to sales taxes. A recent survey by the Defense Commissary Agency (DeCA) showed that commissary shoppers saved an average of 29% on their grocery bills. Check out <http://www.commissaries.com>, <http://www.navy-nex.com>, and <http://www.aafes.com/> for more information and for current sales.

- *Housing* - Sailors with family members may be eligible for government housing. For information about eligibility requirements, how to apply for housing, availability at your current or future duty station, housing referrals and waiting list, go to website <http://www.housing.navy.mil> or contact your local housing office.
- *Housing Allowance* - Sailors with eligible family members may be authorized Basic Allowance for Housing (BAH), if living in the civilian community. For information about this monetary allowance and current rates, go to <http://www.dtic.mil/perdiem/rateinfo.html>.
- *Legal Services* - Family members are eligible for legal assistance to help resolve legal problems. Most Navy Legal Services Offices (NLSO) assist with wills, powers of attorney, bills of sale, taxes, consumer law, landlord/tenant problems, estates and domestic relations matters. Based on state residency requirements, you may be exempt from state sales taxes on vehicles and vehicle registration. The website at <http://www.jag.navy.mil> can provide basic information and locations of NLSOs. Contact your local NLSO to see what services area available.
- *Servicemembers' Group Life Insurance (SGLI)* - All members of the Uniformed Services are automatically insured under SGLI. This is a group life insurance policy purchased from a commercial insurance carrier by the Veteran's Administration. The insurance issued is term and as such, has no loan, cash, paid-up, or extended value. Members can be insured up to \$250,000 or can reduce the amount by increments of \$10,000. They may also elect no coverage. If coverage is elected, a monthly premium will be deducted from the member's pay. Contact the Command Career Counselor or the local personnel office for assistance.
- *SGLI Family Coverage* - Effective November 1, 2001, SGLI became available to the spouses and children of active duty servicemembers and of Ready Reserves. To participate in Family Coverage, members must be enrolled in SGLI. Members enrolled in SGLI on November 1, 2001, will automatically be enrolled in Family Coverage for the maximum amount unless the member completes Form SGLV 8286A and returns it to the personnel office. After November 1, 2001, family members may be enrolled in Family Coverage when they elect SGLI coverage for themselves. The maximum amount of coverage for a spouse is \$100,000. Each dependent child enrolled in Family Coverage will automatically be insured for \$10,000. Contact the Command Career Counselor or the local personnel office for assistance.

EMPLOYMENT:

- *Department of Labor (DoL)* - is charge with preparing the American workforce for new and better jobs, and ensuring the adequacy of American's workplaces. <http://www.dol.gov>

- ❁ *America's Career Infonet* - Time for a career move? Find wage and employment trends, occupational requirements, state-by-state labor market conditions, millions of employer contacts nationwide, and the most extensive career resource library online. Smart career moves start here.
<http://www.acinet.org>
- ❁ *America's Job Bank* - Search through a database of over one million jobs nationwide. Post your resume' online. Setup an automated job search.
<http://www.ajb.dni.us>
- ❁ *Green Thumb Inc.* - is a national non-for-profit organization that is a leader in older worker training, employment, and community service. Their mission is to strengthen families, communities, and the nation by providing older and disadvantaged individuals with opportunities to learn, work and serve others.
<http://www.experienceworks.org/>
- ❁ *European Theater Jobs* - For spouses relocating to Europe because of their Sailor's Permanent Change of Station (PCS). Provides information for spouses seeking employment preference/priority.
<http://www.eucom.mil/Community/Employment/fmep.htm>
- ❁ *Bureau of Labor Statistics* - contains information and statistical data concerning employment opportunities, compensation, economics, labor trends, and occupational outlooks on both a national and local level.
<http://www.bls.gov>
- ❁ *Military Spouses' Career Network (MSCN)* - provides a means of communicating, sharing, and assisting you to manage your career by increasing access to valuable information about mobile career strategies, independent job opportunities, and how to improve your employability worldwide.
<http://mscn.org>
- ❁ *U.S. Small Business Administration* - provides financial, technical, and management assistance to help Americans start, run, and grow their businesses. <http://www.sba.gov>
- ❁ *Fed-World Federal Job Search* - uses files created by the Office of Personnel Management to list federal positions. You can search by position or location.
<http://www.fedworld.gov/jobs/jobsearch.html>
- ❁ *USA Jobs* - U.S. Government's official site for jobs and employment information. <http://www.usajobs.opm.gov>

MORALE, WELFARE AND RECREATION (MWR): provides numerous establishments and activities to support the military lifestyle. Such as:

- ❁ *Fitness and Sports* - includes Fitness Centers, fitness assessments, group conditioning, skills development classes, intramural sports and special events such as fun runs and sports competitions. Access to Fitness Centers is free to active duty, reservists, retirees and their families.

- ❁ *Youth Programs* - include child development centers (daycare), before and after school programs, summer and school holiday camps and youth/teen activities.
- ❁ *Information Tickets and Travel (ITT)* - provides information and discounted tickets to local events and activities. Travel services are also available.

MWR also includes base clubs, restaurants, golf courses, bowling alleys, libraries, theaters etc. They also sponsor local trips and tours for both single sailors and families. Check <http://www.mwr.navy.mil> or your base's MWR Website to see what recreational activities are available to you.

EDUCATION:

- ❁ *University Health Services (University of California, Berkley)* - Some people know exactly what kind of information they're looking for in their career search. Others don't...it can be difficult to know even where to begin a search. This site has an interest assessment to help you choose a college major or career field. Also, links to colleges, graduate schools, professional organizations, and over 800 links to sites with career information. <http://www.uhs.berkeley.edu/students/careerlibrary/index.shtml>
- ❁ *FinAid* - The smart student's guide to financial aid. Information about and links to scholarships, loans, grants, and other financial educational aid. <http://www.finaid.org>
- ❁ *Free Application for Federal Student Aid (FAFSA)* - must be submitted if you want to apply for federal and state financial aid. Apply online and you'll receive a quicker response. <http://www.fafsa.ed.gov>
- ❁ *U.S. Department of Education* - administers several major student aid programs, including Pell Grants and Stafford Loans providing over \$42 billion dollars annually. <http://www.ed.gov/finaid.html>
- ❁ *Servicemembers Opportunity Colleges (SOC)* - degree programs for the Navy (also known as SOCNAV). Consists of colleges offering associate and bachelor degree programs on or near Navy installations worldwide. These colleges joined together to form networks accepting credits from all other member colleges. This guarantees that Navy students and their spouses can pursue completion of degree requirements no matter how many times or to where they transfer. For more information: <http://www.soc.aascu.org/socnav>.
- ❁ *The American Legion's Education Assistance Program* - The cornerstone of this program is the 1562 page booklet "Need a Life?" Updated annually, it is a complete financial aid reference guide for veterans, veterans' dependents and members of the American Legion family. To order, go to: <http://www.legion.org>.

ASSOCIATIONS AND ORGANIZATIONS: There are many military and military family associated clubs and organizations. Many of these organizations provide scholarships and loans for the education of military members and their dependents. They include Navy Spouses clubs. Officer Spouses clubs, Navy League, American Legions and its Auxiliary, Veterans of Foreign Wars, etc. The Chaplain's office at your local base is also a good source of information and assistance.

- ✿ *Naval Service Family Line (NSFL)* - volunteer organization that serves Navy, Marine Corps and Coast Guard families, active and reserve. NSFL produces/distributes a portfolio containing valuable information for spouses. Also, many publications of value to command personnel and family members, free of charge. They conduct a yearly CO/XO spouse seminar and support both the Command Spouse Leadership Course and the Marine Corps Key Volunteer Networks. They also publish the Ombudsman Journal which can be viewed and downloaded from <http://www.lifelines.navy.mil>. NSFL offers daily telephone and E-mail referral services. E-mail: nsfamline@aol.com. Toll Free: (877) 673-7773 DSN: 288-2333 FAX: (202) 433-4622.
- ✿ *Military Family Resources Center (MFRC)* - is a tool for enhancing the effectiveness of military family policy and programs. Acts as a catalyst of information between the Department of Defense Military Community and Family Policy (MCFP) office and military policy makers and program staff. They facilitate timely, efficient and effective information services using cutting edge technology. <http://www.mfrc.calib.com>
- ✿ *Military Assistance Program* - offers information and interactive resources to assist with relocation, money management, and job searching at a new location. <http://dticaw.dtic.mil/mapsite>
- ✿ *National Military Family Association* - serves the families of the seven uniformed services. They do this through education, information sharing, and advocacy. They are dedicated to identifying and resolving issues affecting families via research, education, legislation and public information. <http://www.nmfa.org>
- ✿ *Americans With Disabilities Act* - is the most comprehensive federal civil rights statute protecting the rights of people with disabilities. It affects access to state and local government employment and to places of public accommodations such as businesses, transportation, non-profit service providers and telecommunications. <http://www.adata.org>
- ✿ *Business Access* - builds customized online communities for historically disadvantaged citizens. Built around individualized training curriculums and funded through existing national and state resources, these communities offer workforce entities, cities, and states real-time solutions to closing the digital divide and building universal access. <http://www.business-access.com>
- ✿ *Department of Labor (DoL)* - is charged with preparing the American workforce for new and better jobs, and ensuring the adequacy of America's workplaces. <http://www.dol.gov>

- ❖ *Military Spouses' Career Network (MSCN)* - provides a means of communicating, sharing, and assisting you to manage your career by increasing access to valuable information about mobile career strategies, independent job opportunities, and how to improve your employability worldwide.
<http://mscn.org>
- ❖ *Department of Veterans Affairs* - includes information about veteran benefits such as compensation, pensions, education, home loans and more. Online filing for benefits, points of contact, and frequently asked questions are also available. <http://www.va.gov>
- ❖ *American Legion* - is a community service organization numbering nearly 3 million members - men and women - worldwide. The Legion supports veteran benefits. Americanism, youth and children programs and community projects.
<http://www.legion.org>
- ❖ *Navy Surface Spouses* - provides comprehensive resources for Surface spouses and their families thereby enabling them to access information about the Navy communities in which they reside or to which they may be relocating.
<http://www.surfacespouses.navy.mil>
- ❖ *Navy League* - civilian organization dedicated to informing the American people and our government that we are a maritime nation and that our national defense and economic wellbeing are dependent upon strong sea services.
<http://www.navyleague.org>
- ❖ *American Red Cross (ARC)* - featuring the latest in computer and telecommunications technology, the ARC Emergency Service Center delivers around-the-clock emergency communication services to active duty military personnel and their families. <http://redcross.org>
- ❖ *Fleet and Family Support Centers (FFSC)* -
<http://www.persnet.navy.mil/pers66> under "FFSC maps" provides links, telephone numbers and locations of FFSCs.

PUBLICATIONS:

"All Hands" magazine, available at commands, may also be distributed by military housing areas.

"Family" and "Off Duty" magazines are published monthly and are available at commissaries and may be distributed to military housing areas.

"Children with Special Needs: A Navy Parent Handbook" is available at military medical treatment facilities and FFSCs.

"Its Your Move" is available at Personal Property Offices and FFSCs.

"Navy Times" requires a subscription or may be purchased at Navy Exchanges.